

Workers' Compensation Adjuster License Exam Outline

Kaplan Property-Casualty Concepts, P&C Continuing Education Course, 10th Edition
Kaplan Workers' Compensation Coverage, P&C Continuing Education Course, 3rd Edition
KY Office of Workers' Claims, Guidebook to Workers' Compensation
Kentucky Insurance Laws and Administrative Regulations

Section and Unit Assignments

Content

- 01-Unit 1 Principles of Insurance (4% = 2 items)**
Source: *Kaplan P&C Concepts, P&C Continuing Ed Course, 10th edition*
Kaplan Workers' Comp Coverage, P&C Continuing Ed Course, 3rd edition
- Risk
 - Managing Risk
 - Insurance
 - Law of Large Numbers
 - Elements of Insurability
 - Other Insurance Terms
- 02-Units 2 & 4 The Insurance Contract and Transaction (4% = 2 items)**
Source: *Kaplan P&C Concepts, P&C Continuing Ed Course, 10th edition*
Kaplan Workers' Comp Coverage, P&C Continuing Ed Course, 3rd edition
- Elements of a Valid Contract
 - Characteristics of an Insurance Contract
 - Parts of the Insurance Contract
 - Misrepresentation, Concealment and Fraud (KRS 304.47)
 - Representations and Warranties
 - Waiver and Estoppel
- 03-Unit 6 Liability Insurance Principles & Development of WC (8% = 4 items)**
Source: *Kaplan P&C Concepts, P&C Continuing Ed Course, 10th edition*
Kaplan Workers' Comp Coverage, P&C Continuing Ed Course, 3rd edition
- Negligence: Legal Duty Owed, Breach of Legal Duty
 - Contributory vs. Comparative Negligence
 - Employer Defenses Against Liability Before Workers' Comp
 - Assumption of Risk
 - Contributory Negligence
 - Intervening Cause (Fellow Servant Rule)
 - State Administration of Workers' Comp
- 04-Unit 18(A) Workers' Compensation Laws (60% = 30 items)**
Source: *Kaplan Workers' Comp Coverage, P&C Continuing Ed Course, 3rd edition*
KY Office of Workers' Claims, Guidebook to Workers' Compensation
- Employer-Employee Relationship (7 items)
 - Occupations Covered/Occupations Excluded
 - Which Employers Must Be Covered
 - Voluntary Coverage
 - Coverage Options
 - Compulsory vs. Elective
 - Who is an Employee
 - Officers/Sole Proprietors
 - Compensable Injuries/Disease/Cumulative Trauma (8 items)
 - Determining What is Compensable
 - Types of Disability
 - Standards for Disability
 - Definitions
 - Compensable Diseases
 - Cumulative Trauma Injuries
 - Special Defenses

Benefits Provided (7 items)
When Benefits are Due; When Benefits End
Medical Benefits
Rehabilitation
Death Medical and Burial Benefit
Income Benefits (formulas)
Protection of Benefits from Creditors
Offsets (Soc Sec/Disability)
Black Lung (Pneumoconiosis) Provisions
Special Fund/Assessments
Claims Investigation and Handling (8 items)
First Reports, Other Reporting to OWC
Statutes of Limitations
Basis for Denial/Reduction
Indemnity and Subrogation
Loaned/Leased Employees
Up-the-Ladder Doctrine
Wrongful Discharge/ADA Provisions

05-Unit 18(C) Workers' Compensation and Employers' Liability Policy (10% = 5 items)

Source: *Kaplan Workers' Comp Coverage, P&C Continuing Ed Course, 3rd edition*
KY Office of Workers' Claims, Guidebook to Workers' Compensation

Parts of Policy
Coverages
Exclusions
Endorsements

06-Unit 18(D) Federal Workers' Compensation Laws (2% = 1 item)

Source: *Kaplan Workers' Comp Coverage, P&C Continuing Ed Course, 3rd edition*
KY Office of Workers' Claims, Guidebook to Workers' Compensation

07-KY Insurance Kentucky Law (12% = 6 items)

Laws & Regulations
Defined KRS 304.9-070
Qualifications for License KRS 304.9-430
Laws and Regulations Governing All Licensees KRS 304.9-080
Suspension or Revocation of License KRS 304.9-440
Claims Settlement - Unfair Practices KRS 304.12-230
Insurance Fraud KRS 304.47
Workers' Comp Unfair Claims Settlement 803 KAR 25: 240